

FIG. 1a

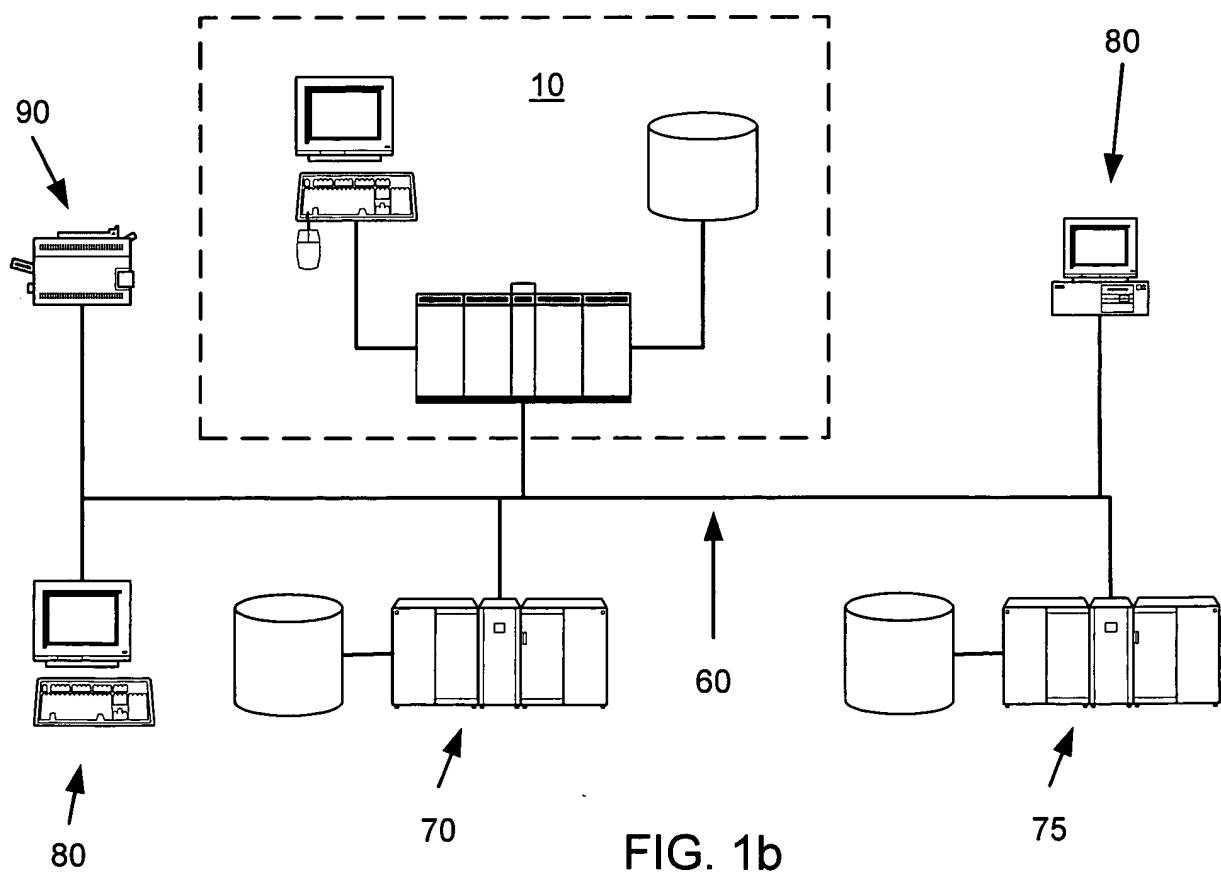


FIG. 1b

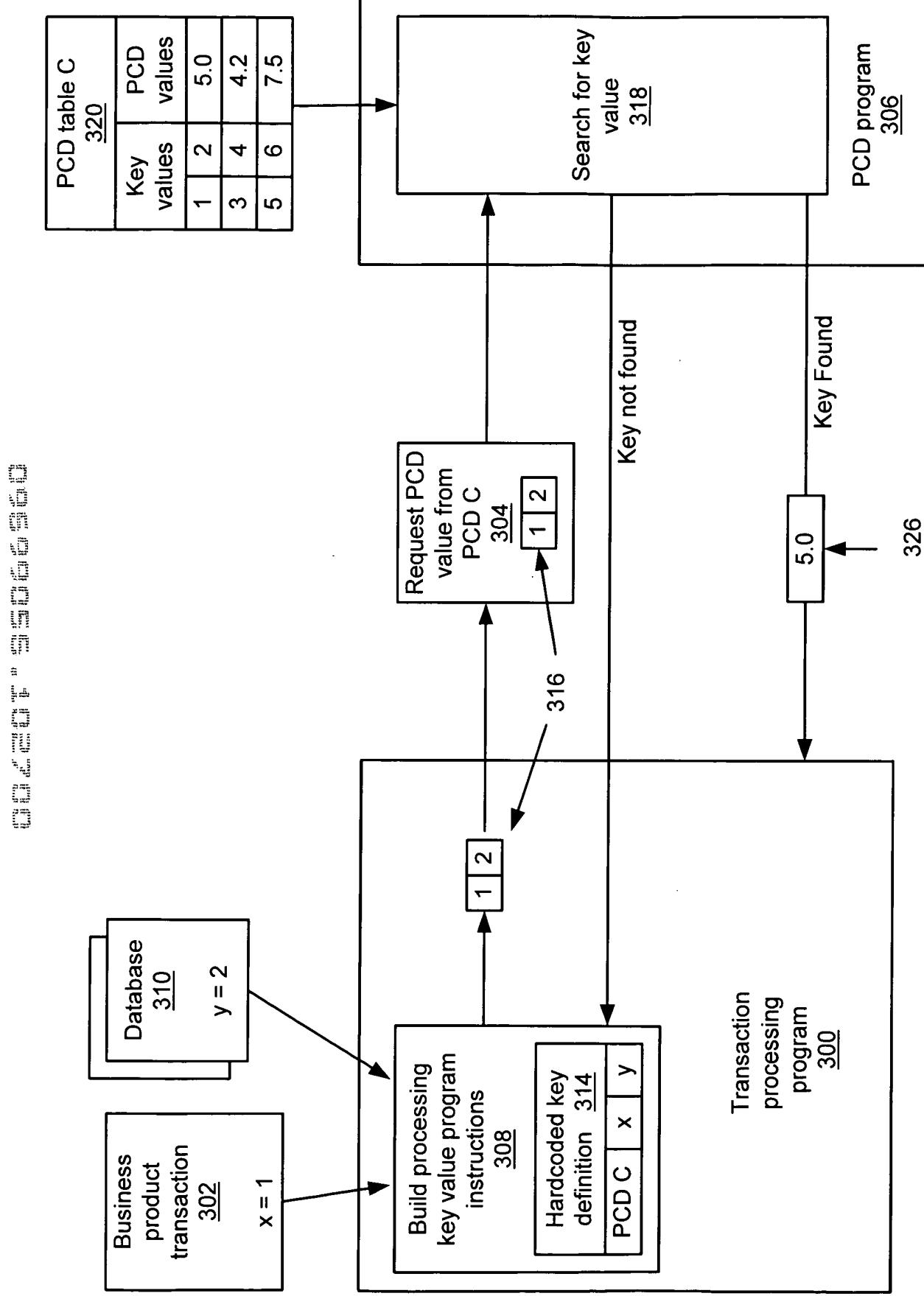


FIG. 2 - Prior Art

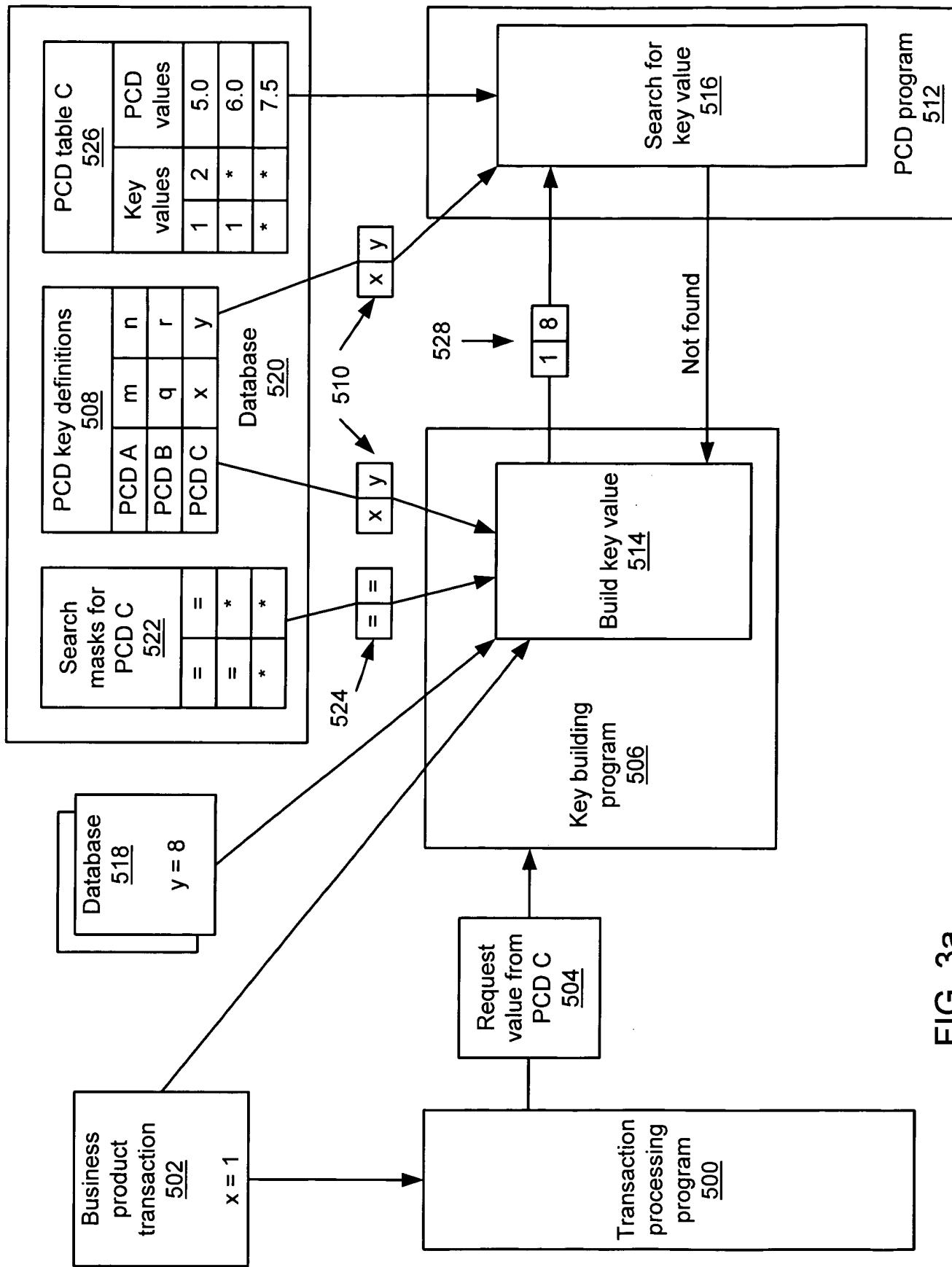


FIG. 3a

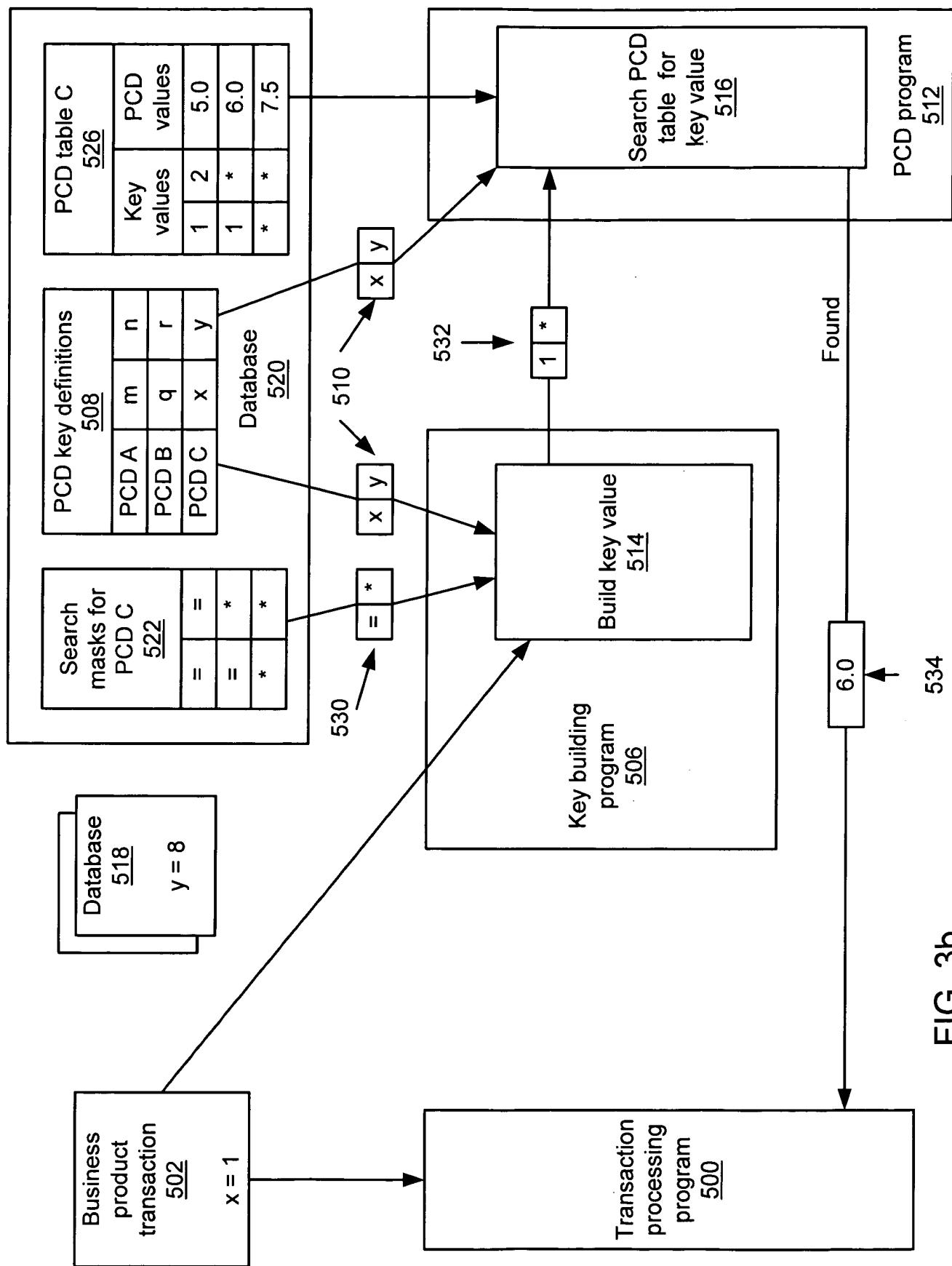


FIG. 3b

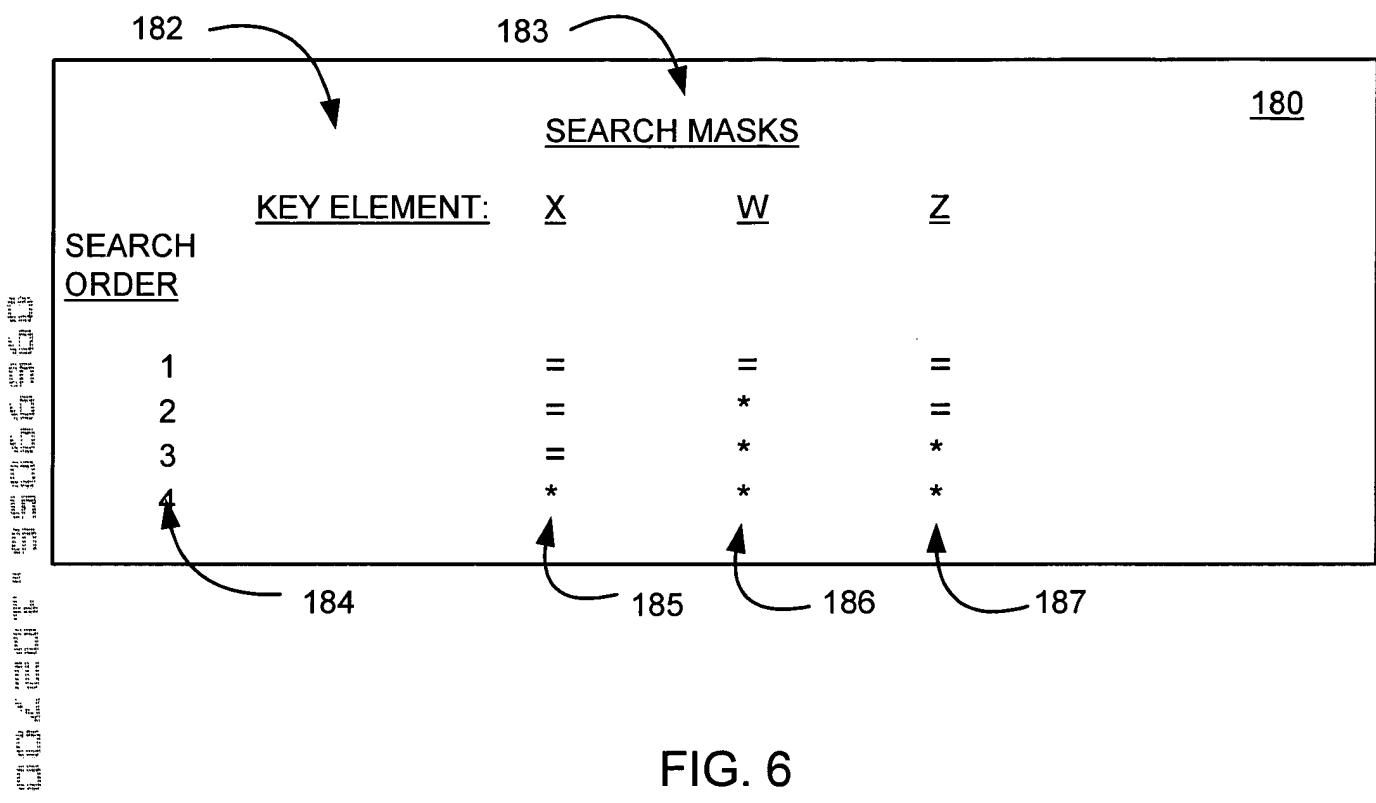
<u>KEY ELEMENT</u>	<u>KEY ELEMENT SEQUENCE</u>	<u>ELEMENT NAME</u>	<u>FIELD LENGTH</u>	<u>DATA TYPE</u>	
X	1	COMPANY ID	2	NUMERIC	
W	2	CREDIT CARD TYPE	3	CHARACTER	
Z	3	ON US/NOT ON US	1	CHARACTER	

FIG. 4

<u>ROW</u>	<u>KEY VALUES</u>			<u>PCD VALUES</u>	<u>170</u>
	<u>X</u>	<u>W</u>	<u>Z</u>	<u>TRANSACTION CHARGE</u>	
1	12	VIS	Y	10	
2	12	DIS	Y	8	
3	12	*	*	12	
4	12	*	Y	13	
5	14	VIS	N	12	
6	14	DIS	N	11	
7	*	*	*	14	

172 → KEY VALUES
 174 → PCD VALUES
 178 → TRANSACTION CHARGE
 175 → X
 176 → W
 177 → Z
 179 → 170

FIG. 5



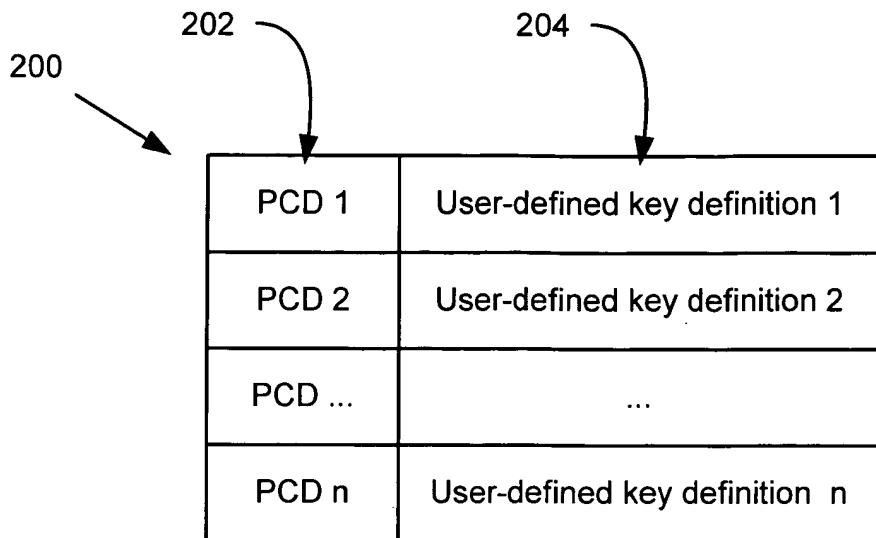


FIG. 7

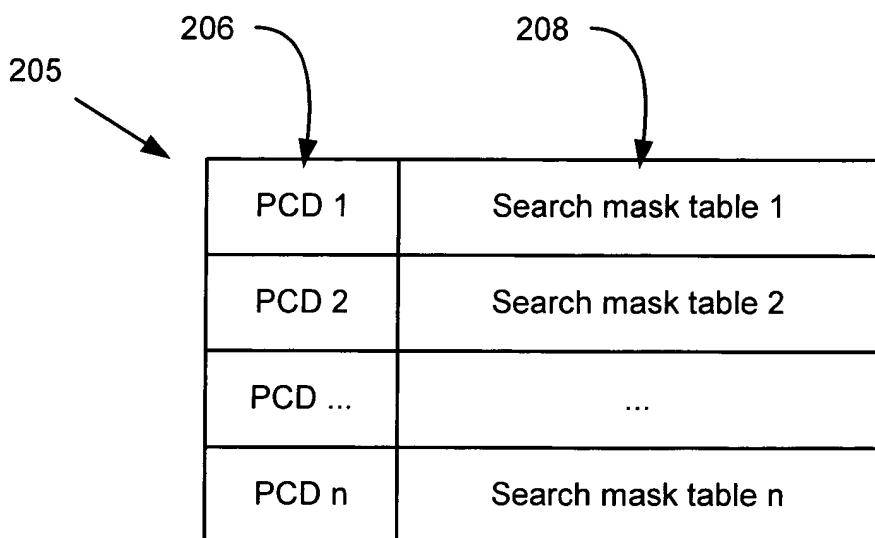
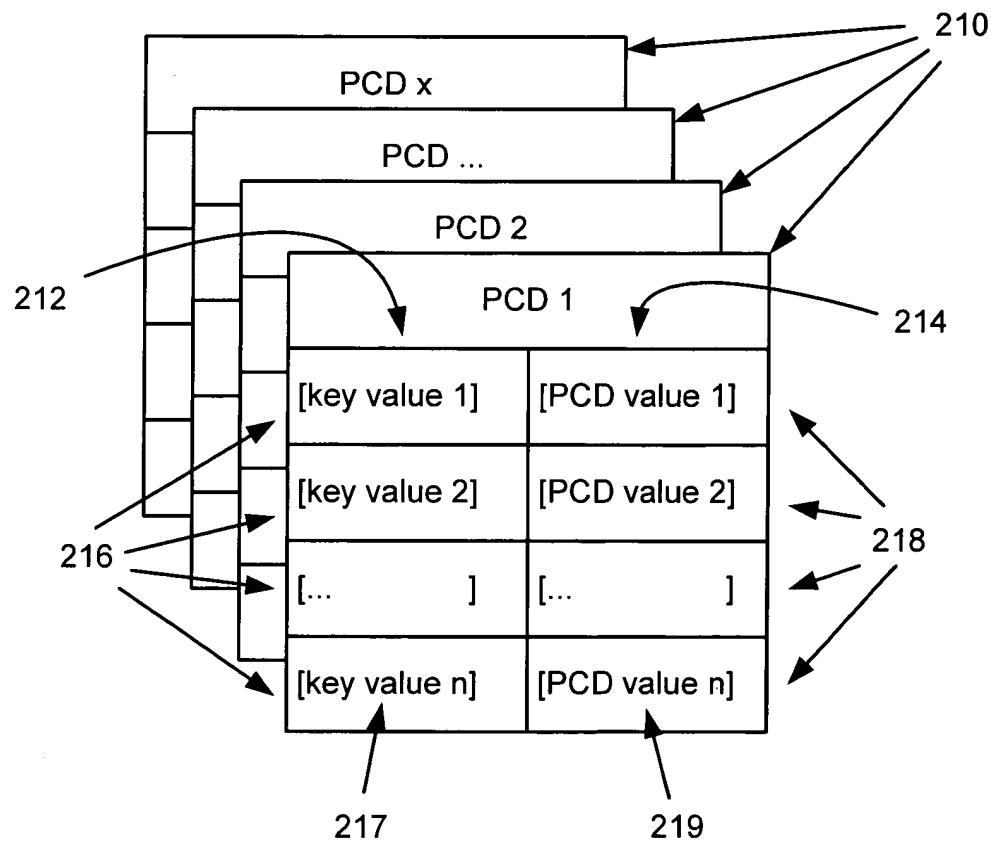
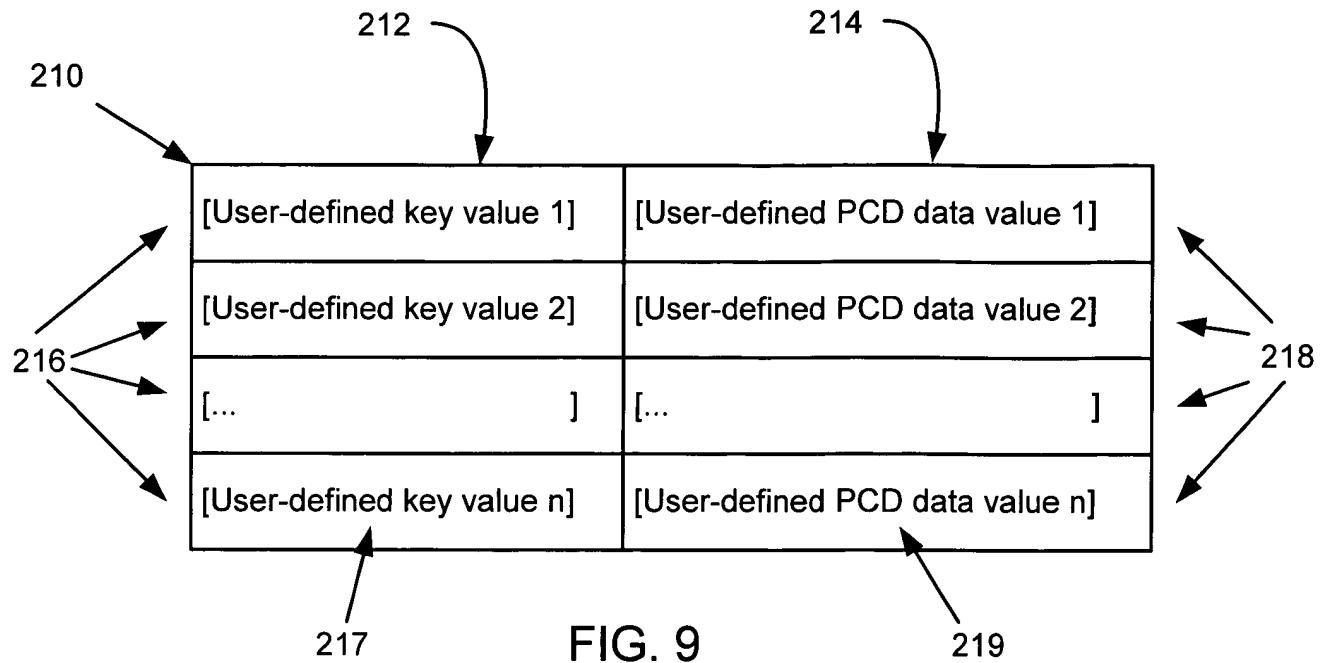


FIG. 8



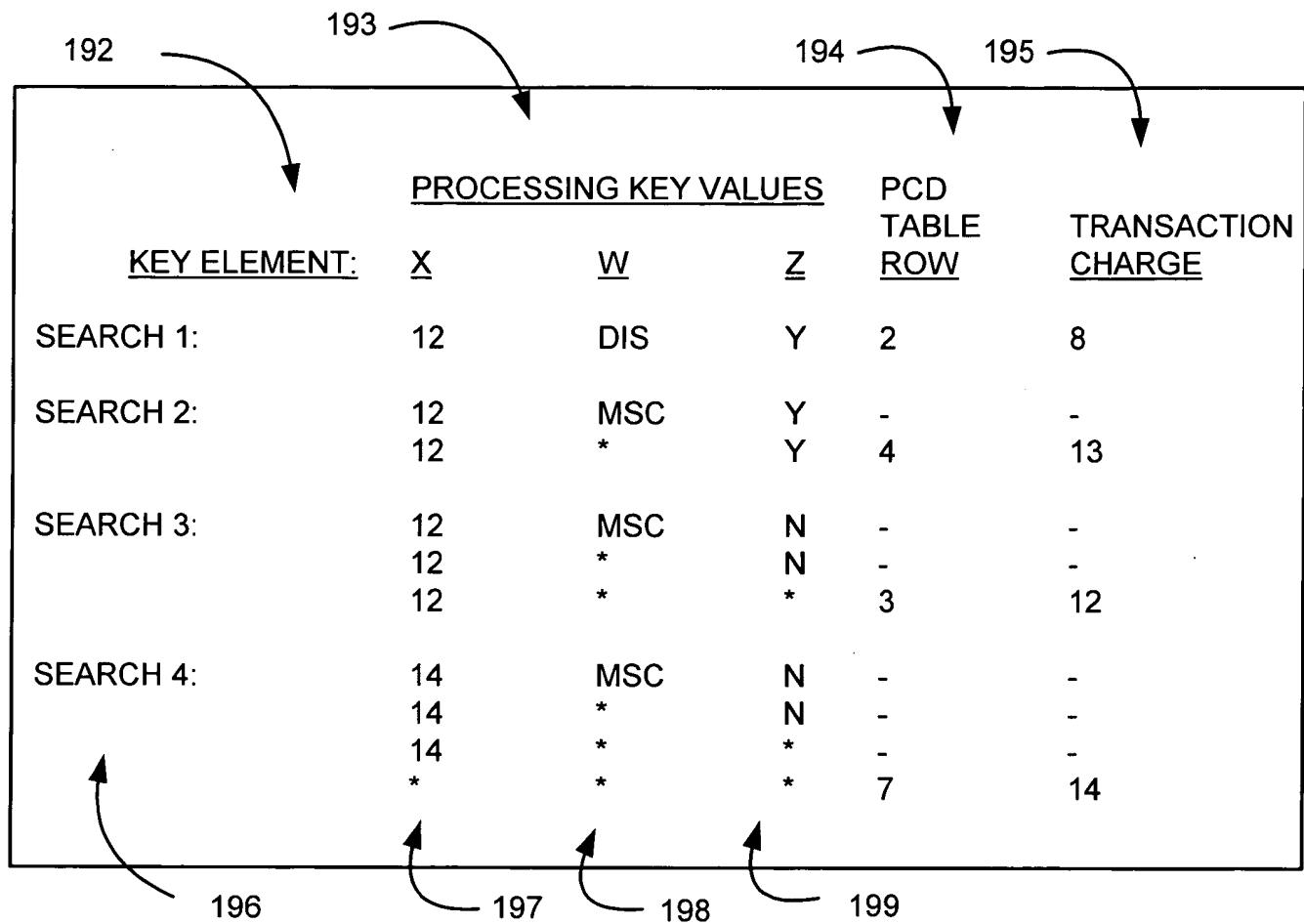


FIG. 11

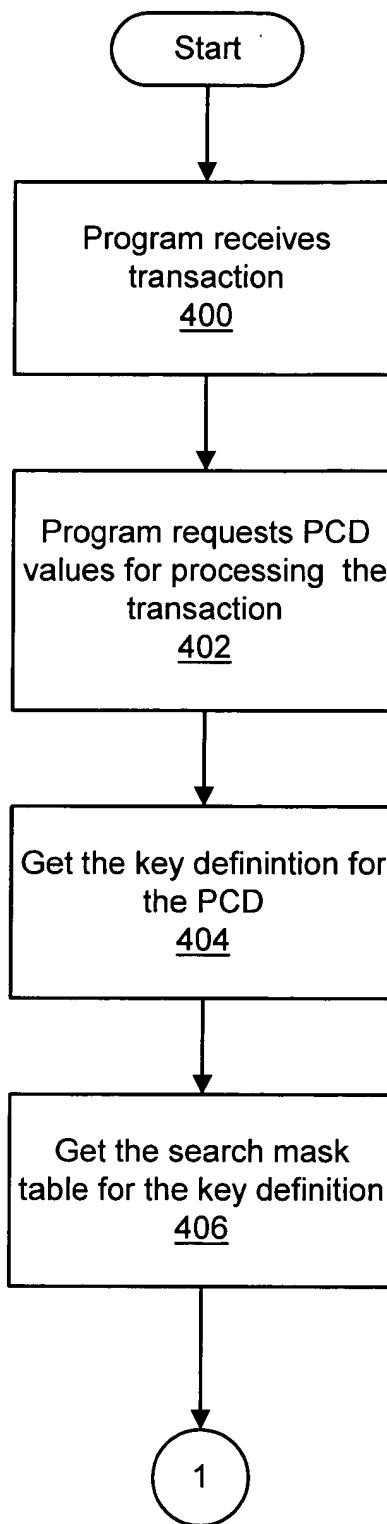


FIG. 12a

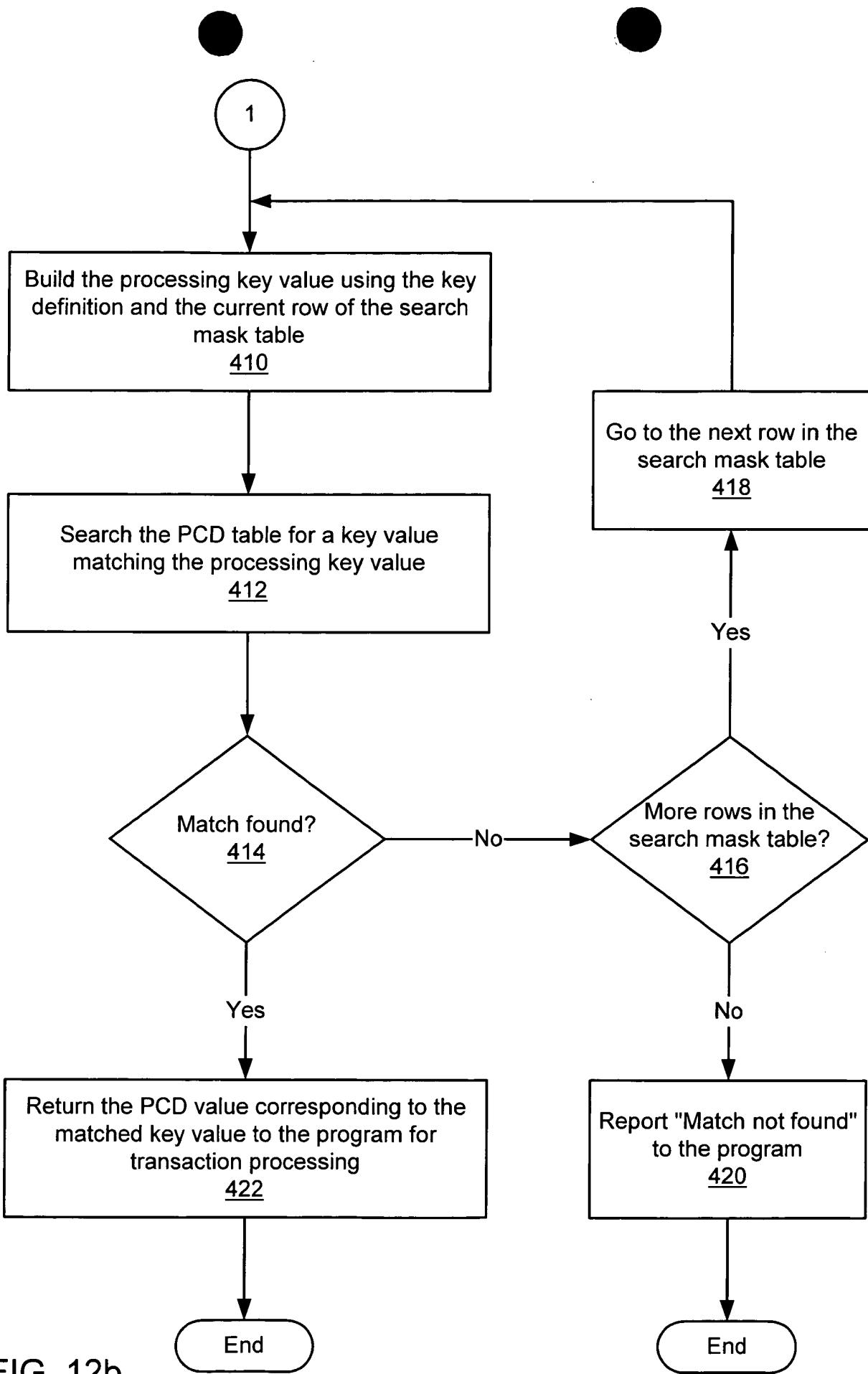


FIG. 12b

00000000000000000000000000000000

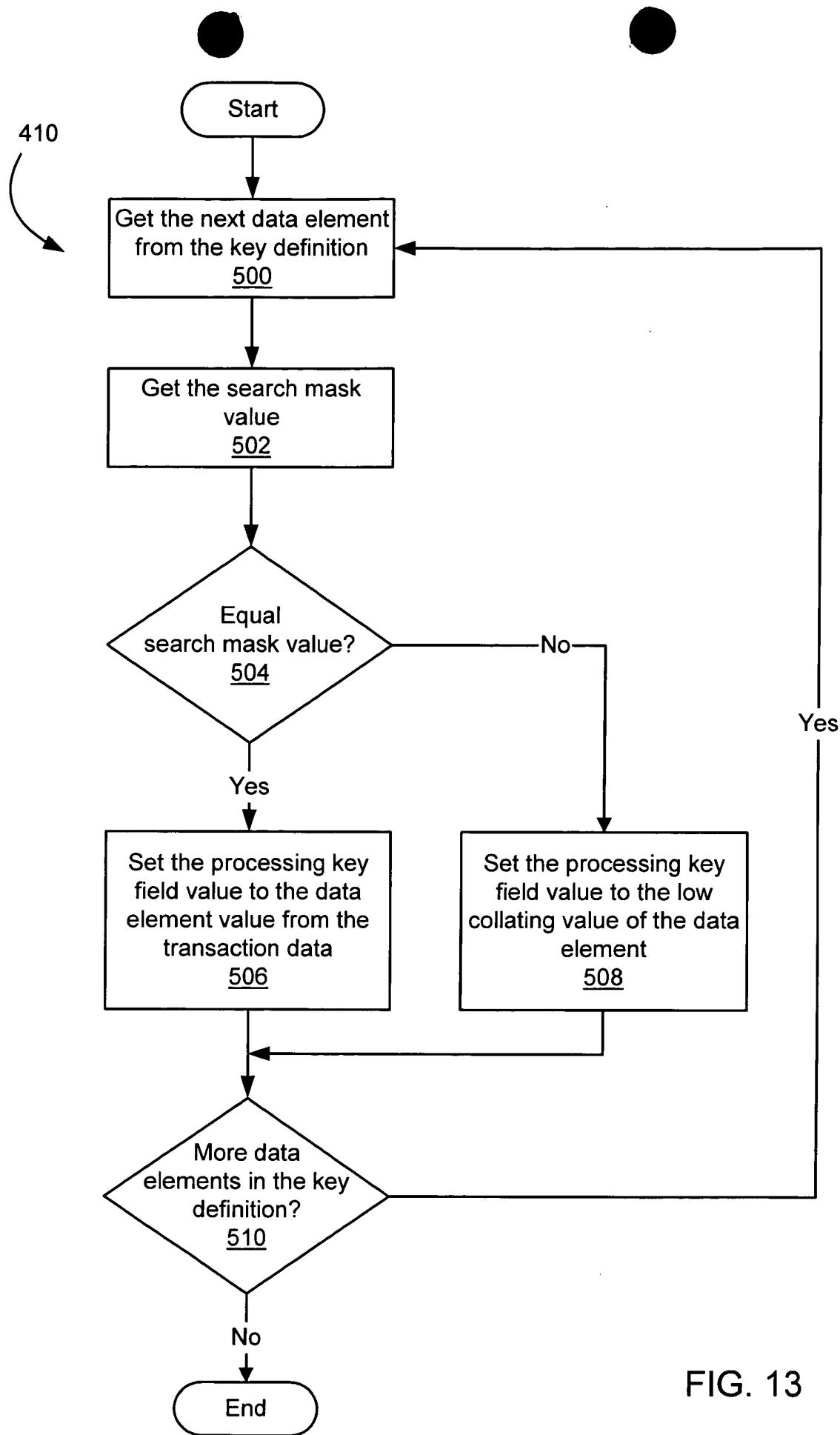


FIG. 13